

Information to identify the case:

Debtor 1	<u>Mylin R. Horner</u>	Social Security number or ITIN	xxx-xx-6076
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Kimberly M. Horner</u>	Social Security number or ITIN	xxx-xx-8456
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21996-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mylin R. Horner

Kimberly M. Horner

4/29/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mylin R. Horner
 Kimberly M. Horner
 Debtors

Case No. 19-21996-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 31

Date Rcvd: Apr 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2020.

db/jdb	+Mylin R. Horner, Kimberly M. Horner, 706 Belzer Road, Tarrs, PA 15688-2106
15075836	+ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15053197	+Ally Financial, P.O. Box 380901, Pittsburgh, PA 15230
15053199	+Best Buy/CBNA, Citibank Corp/Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15053202	+CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15053203	+Citi/Sears, Citibank Centralized Bankruptcy, P.O. Box 790034, Saint Louis, MO 63179-0034
15071638	+ELLIOTT COMMUNITY FEDERAL CREDIT UNION, 631 NORTH MAIN STREET, GREENSBURG, PA 15601-1603
15053206	+Elliot Community FCU, 920 N. 4th Street, Jeannette, PA 15644-1433
15053207	+Excelsa Health Anesthesia, P.O. Box 1403, Indianapolis, IN 46206-1403
15053208	+Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
15053210	+Frick Hospital, 508 South Church Street, Mount Pleasant, PA 15666-1790

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 30 2020 03:00:53 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PRA.COM Apr 30 2020 06:38:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15094636	EDI: GMACFS.COM Apr 30 2020 06:38:00 Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
15053198	+EDI: PHINAMERI.COM Apr 30 2020 06:38:00 AmeriCredit/GM Financial, Attn: Bankruptcy, P.O. Box 183853, Arlington, TX 76096-3853
15053200	+EDI: CAPITALONE.COM Apr 30 2020 06:38:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15072274	EDI: CAPITALONE.COM Apr 30 2020 06:38:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15053201	+E-mail/Text: ebn@carepayment.com Apr 30 2020 03:01:43 Carepayment, P.O. Box 2398, Omaha, NE 68103-2398
15093679	+EDI: CITICORP.COM Apr 30 2020 06:38:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
15053204	+EDI: CITICORP.COM Apr 30 2020 06:38:00 Citibank/The Home Depot, Citicorp Credit Services, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15053205	+EDI: TSYS2.COM Apr 30 2020 06:38:00 Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
15093678	EDI: Q3G.COM Apr 30 2020 06:38:00 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15093471	+E-mail/Text: camanagement@mtb.com Apr 30 2020 03:00:37 Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15053211	E-mail/Text: camanagement@mtb.com Apr 30 2020 03:00:37 M & T Bank, Attn: Bankruptcy, P.O. Box 844, Buffalo, NY 14240
15055887	EDI: AGFINANCE.COM Apr 30 2020 06:38:00 ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15053212	+EDI: AGFINANCE.COM Apr 30 2020 06:38:00 OneMain Financial, Attn: Bankruptcy, 601 NW 2nd Street, Evansville, IN 47708-1013
15092403	EDI: PRA.COM Apr 30 2020 06:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15054176	+EDI: RMSC.COM Apr 30 2020 06:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15053213	+EDI: RMSC.COM Apr 30 2020 06:38:00 Synchrony Bank/Care Credit, P.O. Box 965060, Orlando, FL 32896-5060
15053214	+EDI: RMSC.COM Apr 30 2020 06:38:00 Synchrony Bank/JC Penney, P.O. Box 965060, Orlando, FL 32896-5060
15053215	+EDI: RMSC.COM Apr 30 2020 06:38:00 Synchrony Bank/Walmart, Attn: Walmart, P.O. Box 956060, Orlando, FL 32896-0001

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Lakeview Loan Servicing, LLC
cr	M&T BANK
15053209	##+Excelsa Health Medical Group, 520 Jefferson Avenue, Suite 400, Jeannette, PA 15644-2538
	TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 31

Date Rcvd: Apr 29, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Suzanne M. Bash on behalf of Debtor Mylin R. Horner suzannembash@yahoo.com, sooz1205@yahoo.com
Suzanne M. Bash on behalf of Joint Debtor Kimberly M. Horner suzannembash@yahoo.com,
sooz1205@yahoo.com

TOTAL: 6